ACROSS THE TABLE

BUSINESS CONSULTING

BUSINESS JOB 12 · EPISODE 12

# JuntosHR vs Rippling vs Deel

*Paying people properly — and knowing which of these three your business actually fits*

Knowledge Article 12

AI Stack Series · acrossthetable.biz

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## THE JOB THESE THREE DO

Payroll is the one thing in a small business that cannot be late and cannot be wrong. People notice immediately, and the tax authorities notice eventually.

Most owners start doing it by hand, then by spreadsheet, then discover that filings, withholdings and year-end forms are a job in themselves.

These three solve that, but they are built for three genuinely different sizes and shapes of business, and picking the wrong one is expensive.

> **A DISCLOSURE BEFORE YOU READ ON**
> JuntosHR is our own product, built by Across the Table. We have tried to describe all three fairly, including where the other two are the better choice — and for some businesses they clearly are. Judge the comparison on whether it holds up, not on who wrote it.

## WHO EACH ONE IS

### JuntosHR — the small-business one

What it is: Hiring, payroll, documents and people records in one place, handing clean numbers to your books.

Best for: Owner-operated businesses who want payroll to stop being a surprise.

Watch out for: Confirm your state and filing coverage during setup.

JuntosHR is built for owner-operated businesses with people in one country, where payroll should stop being a surprise and the numbers should land in your books clean.

### Rippling — the everything-systems one

What it is: HR, IT and finance in one system, including device management.

Best for: Growing teams onboarding people and laptops together.

Watch out for: Modular pricing gets complicated.

Rippling joins HR to IT — it can set up a new employee’s payroll, benefits and laptop in one process. That is genuinely useful once you are onboarding people regularly, and overkill before then.

### Deel — the across-borders one

What it is: Global payroll, contractors and employer of record.

Best for: Hiring across borders.

Watch out for: Domestic-only teams don’t need it.

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Deel exists for hiring across borders — contractors and employees in other countries, where somebody else takes on the legal employer role. If everyone you pay is domestic, you do not need it.

## HOW THEY COMPARE

| | JuntosHR | Rippling | Deel |
|---|---|---|---|
| Best for | SMB payroll & HR | Workforce operations | Global workforce |
| Ease of use | Beginner | Intermediate | Intermediate |
| Small-business fit | High | Medium / High | High for global teams |
| Larger-business fit | Medium | High | High |
| Its main job | Payroll & HR | HR + IT + employee systems | Global hiring and workforce |
| Choose this if | Your workforce is mostly domestic SMB | Employee systems are becoming complex | You hire internationally |
| Price | Talk to Across the Table. | Per employee/month by module. | Per contractor or employee/month. |

Read the fit rows honestly. JuntosHR shows High for small business and Medium for larger ones — that is accurate, not modesty. As employee systems get complex, Rippling is the stronger answer. If you hire internationally, Deel is the only one of the three built for it.

## HOW A BUSINESS ACTUALLY USES EACH ONE

### A business with nine people in one state

JuntosHR. Payroll runs, filings are handled, documents live in one place and the figures go to the accountant without anybody retyping them. During setup, confirm coverage for your state and your filing situation.

### A company hiring two people a month

Rippling. Each new starter means payroll, benefits, accounts and a laptop. Doing that as one process rather than five saves real time once it is happening regularly.

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### A company with a developer in Portugal

Deel. Employing someone in another country properly is a legal problem before it is a payroll problem, and this is what Deel is for.

## WHAT IT COSTS

Rippling and Deel are both priced per person per month, Rippling by module. For JuntosHR, talk to us — pricing depends on your situation.

Watch Rippling's modular pricing in particular. The headline figure covers one module, and a realistic configuration is usually several.

## WHERE THIS SITS IN YOUR STACK

HR technology becomes much more powerful when it's connected to the employee lifecycle. Recruiting software helps find and manage the candidate. Your HR platform handles onboarding, payroll and employee information. Google Workspace gives the employee access to work tools. Slack connects them to the team. A learning-management system delivers training. And payroll information can connect to your accounting system. Now you're not simply processing payroll — you're building the technology around the employee from hire through ongoing employment.

The pieces around it:

- QuickBooks — accounting
- Greenhouse — recruiting
- Slack — employee communication
- Google Workspace — employee productivity and accounts
- Learning management system — employee training

## THE CEO DECISION

- Is everyone you pay in one country? If yes, Deel is solving a problem you do not have.
- How often do you onboard someone? Under one a month, Rippling's breadth is more than you need.
- Does your current payroll surprise you? That is the symptom worth fixing first.
- Whatever you choose, confirm it covers your state and your filing obligations before you commit.

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## APPLY IT TO YOUR BUSINESS

Write down how long your last payroll run took, including the chasing and the checking, and whether anything was wrong afterwards.

Then write down how many people you expect to hire in the next year, and whether any of them might be outside the country. Those two answers point at one of these three and rule out the other two.

## YOUR QUICK REVIEW

- ☐ How long does payroll take me now, start to finish?
- ☐ Has it been wrong in the last year, and what did that cost?
- ☐ Is everyone I pay in one country?
- ☐ How many people will I hire in the next twelve months?
- ☐ Does what I am considering cover my state and my filings?
- ☐ Do the numbers reach my accountant without retyping?

## ADDITIONAL RESOURCES

| Tool | Where to find it | What it is for |
|---|---|---|
| JuntosHR | juntoshr.com | Owner-operated businesses who want payroll to stop being a surprise. |
| Rippling | www.rippling.com | Growing teams onboarding people and laptops together. |
| Deel | www.deel.com | Hiring across borders. |
| Across the Table AI Assessment | acrossthetable.biz/#assessment | Fifteen minutes. Tells you which of the twenty jobs to start with. |
| The Scaling Edge | acrossthetablebiz.substack.com | Weekly newsletter for owners without a business background. |

## CONTINUE LEARNING

This is Business Job 12 of twenty. Episode 13 is Manage the Money — QuickBooks, Xero and Zoho Books.

Those two pair closely: payroll is usually the largest single number flowing into your books each month.

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## READ AND CONNECT WITH ACROSS THE TABLE

Across the Table website: https://acrossthetable.biz

The Scaling Edge newsletter: https://acrossthetablebiz.substack.com

YouTube: https://www.youtube.com/@AcrossTheTableConnie

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